

FORM B1

United States Bankruptcy Court
Northern District of Illinois

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Lescher, Barry C	Name of Joint Debtor (Spouse) (Last, First, Middle): Lescher, Irene M
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All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): AKA Iren Lescher
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Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-4214	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-2976
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Street Address of Debtor (No. & Street, City, State & Zip Code): 976 Hidden Creek Dr Antioch, IL 60002	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 976 Hidden Creek Dr Antioch, IL 60002
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County of Residence or of the Principal Place of Business: Lake	County of Residence or of the Principal Place of Business: Lake
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Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
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Location of Principal Assets of Business Debtor (if different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)**Venue** (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- | | |
|---|---|
| <input checked="" type="checkbox"/> Individual(s) | <input type="checkbox"/> Railroad |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Stockbroker |
| <input type="checkbox"/> Partnership | <input type="checkbox"/> Commodity Broker |
| <input type="checkbox"/> Other _____ | <input type="checkbox"/> Clearing Bank |

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- | | | |
|--|-------------------------------------|-------------------------------------|
| <input checked="" type="checkbox"/> Chapter 7 | <input type="checkbox"/> Chapter 11 | <input type="checkbox"/> Chapter 13 |
| <input type="checkbox"/> Chapter 9 | <input type="checkbox"/> Chapter 12 | |
| <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding | | |

Nature of Debts (Check one box)

- Consumer/Non-Business Business

Filing Fee (Check one box)

- Full Filing Fee attached
- Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estimates only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
- Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Document	Page 2 of 41	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)				
Location Where Filed: - None -		Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)				
Name of Debtor: - None -		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
Signatures				
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X /s/ Barry C Lescher Signature of Debtor Barry C Lescher</p> <p>X /s/ Irene M Lescher Signature of Joint Debtor Irene M Lescher</p> <p>Telephone Number (If not represented by attorney) October 12, 2005 Date</p> <p>Signature of Attorney X /s/ David Cutler Signature of Attorney for Debtor(s) David Cutler Printed Name of Attorney for Debtor(s) David Cutler & Associates, LTD. Firm Name 5550 West Touhy Ave 4th Floor Skokie, IL 60077 Address 847-673-8600 Fax: 847-673-8636 Telephone Number October 12, 2005 Date</p> <p>Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date</p>				
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X /s/ David Cutler October 12, 2005 Signature of Attorney for Debtor(s) Date David Cutler</p> <p>Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p> <p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. § 110(c.)) Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X Signature of Bankruptcy Petition Preparer Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>				

**United States Bankruptcy Court
Northern District of Illinois**

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

Chapter _____

7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	660,000.00		
B - Personal Property	Yes	3	4,520.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		610,218.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		185,403.98	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			6,038.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			7,400.00
Total Number of Sheets of ALL Schedules		21			
			Total Assets	664,520.00	
					Total Liabilities
					795,621.98

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family Residence 976 Hidden Creek Dr, Antioch Illinois	Fee Simple	J	660,000.00	610,218.00

Sub-Total > **660,000.00** (Total of this page)

Total > **660,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		TCF National Bank Checking US Bank Checking TCF Bank checking Bank One	J	360.00 150.00 10.00 100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous Furniture and items	J	1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Personal clothing	J	800.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
			Sub-Total > (Total of this page)	2,920.00

2 continuation sheets attached to the Schedule of Personal Property

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
				Sub-Total > (Total of this page) 0.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Ford Explorer	J	800.00
		1985 Chevy Camaro	J	800.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total >	1,600.00
(Total of this page)	
Total >	4,520.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property			
Single Family Residence 976 Hidden Creek Dr, Antioch Illinois	735 ILCS 5/12-901	15,000.00	660,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
TCF National Bank Checking	735 ILCS 5/12-1001(b)	360.00	360.00
US Bank Checking	735 ILCS 5/12-1001(b)	150.00	150.00
TCF Bank checking	735 ILCS 5/12-1001(b)	10.00	10.00
Bank One	735 ILCS 5/12-1001(b)	100.00	100.00
Household Goods and Furnishings			
Miscellaneous Furniture and items	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Wearing Apparel			
Personal clothing	735 ILCS 5/12-1001(a)	800.00	800.00
Automobiles, Trucks, Trailers, and Other Vehicles			
1995 Ford Explorer	735 ILCS 5/12-1001(c)	800.00	800.00
1985 Chevy Camaro	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	400.00 400.00	800.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO R H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D	DISPUTED I D A T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. xxxx3885			Feb 2004					
Countrywide Mortgage PO Box 660694 Dallas, TX 75266	J		Mortgage Single Family Residence 976 Hidden Creek Dr, Antioch Illinois					
			Value \$ 660,000.00				491,000.00	0.00
Account No.			Feb 2005					
Evergreen Group 2093 Rand Road Des Plaines, IL 60016	J		Mortgage Single Family Residence 976 Hidden Creek Dr, Antioch Illinois					
			Value \$ 660,000.00				75,000.00	0.00
Account No.			Feb 2005					
LAC Holdings LLC 4701 N East Lakeshore Dr Wonder Lake, IL 60097	J		Mortgage Single Family Residence 976 Hidden Creek Dr, Antioch Illinois					
			Value \$ 660,000.00				36,225.00	0.00
Account No. xx-xx-xx1-002			June & Sept 2005					
Lake County Collector 18 N County Rd Waukegan, IL 60085	J		Real Estate Taxes Single Family Residence 976 Hidden Creek Dr, Antioch Illinois					
			Value \$ 660,000.00				7,993.00	0.00
0 continuation sheets attached				Subtotal (Total of this page)			610,218.00	
				Total (Report on Summary of Schedules)			610,218.00	

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8.

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re

**Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. B0326700135			09/24/03 Collection McHenry Radiologists				25.00
A/R Concepts, Inc. 33 W. Higgins Road, Suite 715 Barrington, IL 60010	W						
Account No. 14817870	H		04/15/05 Collection Chase Manhattan Bank				2,413.85
Alliance One 4850 Street Rd. Level C Feasterville Trevose, PA 19053							
Account No. 0963985014	H		07/29/05 Internet Services				95.60
America Online, Inc P.O.BOX 30623 Tampa, FL 33630							
Account No. 3086023130	J		08/29/05 Collection Quest Diagnostics				186.38
American Medical Collection Agency 2269 S. Saw Mill River Road Bldg 3 Elmsford, NY 10523							
9 continuation sheets attached				Subtotal (Total of this page)			2,720.83

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. 010595		05/12/05 Collection for Wonder Lake Veterinary Clinic, Ltd.				
Armor Systems Corporation 2322 N. Green Bay Road Waukegan, IL 60087	W					864.63
Account No. 29720422		07/05/2005 Collection for GE Money Bank for Abt				
Arrow Financial Services 5996 W. Touhy Ave Niles, IL 60714	H					6,687.69
Account No. 05-06165-0		03/05/05 Collection Discover Card				
Baker, Miller, Markoff & Krasny,LLC 29 N. Wacker Drive Chicago, IL 60606	J					6,870.85
Account No. 7501510		147.97 Collection Cingular Wireless				
Bureau of Collection Recovery 7575 Corporate Way Eden Praire, MN 55345	H					147.97
Account No. 4246-3112-5408-7569		07/18/05 Collection for Chase Manhattan Bank				
Capital Management Services, Inc. 726 Exchange Street, Suite 700 Buffalo, NY 14210	J					8,116.62
Sheet no. 1 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			22,687.76

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				C	U	D	
Account No. B0507300260			06/14/05 Medical Services				
Centegra Northern Illinois Medical Center P.O.BOX 1447 Woodstock, IL 60098	W						258.10
Account No. MG48192			06/01/05 Medical Services				
Centegra Primary Care, LLC 3707 Doty Road, Suite G Woodstock, IL 60098	H						65.00
Account No. 150396			06/13/05 Medical Services				
Central Wisconsin Radiologists, SC 3410 Stanley Street Stevens Point, WI 54481	H						46.25
Account No. 4388-5230-0964-0322			02/12/05 Credit Card				
Chase Manhattan Bank U.S.A, N.A. P.O. BOX 15153 Wilmington, DE 19886	H						26,741.94
Account No. 4246-3112-5408-7551			11/09/2004 Credit card purchases				
Chase Manhattan Bank U.S.A, N.A. P.O.BOX 15153 Wilmington, DE 19886	J						7,813.55
Sheet no. 2 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			34,924.84

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. 5222-7630-2024-6785		07/14/05 Credit card purchases				
Chase Manhattan Bank USA, N.A. P.O.BOX 15651 Wilmington, DE 19886	J					10,801.43
Account No. 42746311254087569		07/18/05 Credit card purchases				
Chase Manhattan Bank USA, N.A. P.O.BOX 15153 Wilmington, DE 19886	J					8,116.62
Account No. 4417-1216-9454-3532		04/15/05 Credit card purchases				
Chase Manhattan Bank USA, N.A. PO BOX 15153 Wilmington, DE 19886	H					2,413.85
Account No. 262393702		04/26/05 Telephone Service				
Cingular Wireless P.O.BOX 806055 Chicago, IL 60680	J					147.97
Account No. 5424-1803-7663-3886		08/02/05 Credit card purchases				
Citi Cards P.O.BOX 688906 Des Moines, IA 50368	H					5,265.63
Sheet no. 3 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			26,745.50

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 8370286 VMC		04/11/05 Collection for Sears Gold Mastercard				
Creditors Interchange 80 Holtz Drive Buffalo, NY 14225	J					6,347.72
Account No. 7598		06/15/05 Medical Services				
Deerpath Physicians Group, Ltd 350 S. Greenleaf Ave. #403 Gurnee, IL 60031	J					375.36
Account No. 6011-0070-0022-7388		03/05/05 Credit card purchases				
Discover PO BOX 30395 Salt Lake City, UT 84130	J					6,870.85
Account No. 6011-0070-3028-6743		09/24/05 Credit card purchases				
Discover PO BOX 30395 Salt Lake City, UT 84130	W					5,695.07
Account No. 47748		06/10/05 Medical Services				
Doctors Clinic Wi Rapids P.O.BOX 8040 Wisconsin Rapids, WI 54495	J					957.49
Sheet no. 4 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				20,246.49

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. 261009814		06/20/05 Home Insurance				
Encompass Insurance P.O.BOX 3589 Akron, OH 44309	H					255.00
Account No. 33139982						
FBCS 841 E. Hunting Park Ave Philadelphia, PA 19124	J					1,020.00
Account No. 262393702		04/26/05 Collection Cingular Wireless				
First Revenue Assurance 7575 Corporate Way Minnetonka, MN 55345	J					147.97
Account No. 6034590700246710		07/05/05 Credit card purchases				
GE Money Bank for ABT TV/GEMB P.O.BOX 960061 Orlando, FL 32896	H					6,687.69
Account No.		06/25/04				
J-2 Concrete P.O.BOX 1194 Mchenry, IL 60050	J					963.00
Sheet no. 5 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			9,073.66

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. 033-1318-345		10/02/05 Credit card purchases				
Kohl's P.O.BOX 3084 Milwaukee, WI 53201	H					67.67
Account No. 05625385		03/09/05 Collection for Sears Gold Mastercard				
M.R.S. Associates, Inc. P.O. BOX 8583 Cherry Hill, NJ 08002	W					5,197.90
Account No. 3GL86752		02/01/05 Telephone Services				
MCI Worldcom Communications P.O.BOX 80217 Denver, CO 80217	H					191.77
Account No. 5424-1803-7663-3886		08/03/05 Collection Citi Cards				
National Financial Systems, Inc 600 W. John St P.O. BOX 9046 Hicksville, NY 11802	J					5,265.63
Account No. 485863429		09/25/05 Telephone Services				
Nextel Communications P.O.BOX 4181 Carol Stream, IL 60197	H					378.13
Sheet no. 6 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			11,101.10

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. 19375999639850143500000590416		07/29/05 Collection America Online				
OSI Collection Services P.O.BOX 958 Brookfield, WI 53008	J					95.60
Account No. 5434-2600-0019-9526		03/09/05 Credit card purchases				
Pentagon Federal Credit Union P.O.BOX 456 Alexandria, VA 22313	H					5,543.84
Account No. 033-1318-345		10/02/05 Collection Kohl's				
Professional Placement Services P.O.BOX 612 Milwaukee, WI 53201	H					67.67
Account No. 9474278		02/01/05 Collection for MCI Worldcomm Communications				
Progressive Management Systems 1521 W. Cameron Ave West Covina, CA 91793	H					191.77
Account No. 3086023130		3086023130 Medical Services				
Quest Diagnostic PO BOX 64804 Baltimore, MD 21264	W					186.38
Sheet no. 7 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			6,085.26

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. 264302 R.A. Rogers, Inc. Collection Consultants P.O.BOX 3302 Crofton, MD 21114		09/12/05 Collection for Pentagon Federal Credit Union				5,543.84
Account No. 4861070 RPM004 Receivables Performance Management 1930 220th St. SE, Suite 101 Bothell, WA 98021	W	05/09/05 Collection for Sprint PCS				1,020.14
Account No. V018326694 Riverview Hospital Association 410 Dewey Street Wisconsin Rapids, WI 54495	J	06/14/05 Medical Services				309.30
Account No. 5121-0717-4638-8481 Sears Gold Mastercard P.O.BOX 182156 Columbus, OH 43218	H	04/11/05 Credit card purchases				6,347.72
Account No. 5121-0718-3140-2627 Sears Gold Mastercard P.O.BOX 182156 Columbus, OH 43218	W	03/09/05 Credit card purchases				5,197.90
Sheet no. 8 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			18,418.90

In re

**Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. 0153566857-9		05-09-05 Cell Phone Services # 847-337-0615, 847-406-9004, and 847-406-9441				
Sprint PCS P.O.BOX 219554 Kansas City, MO 64121	H					0.00
Account No. LESB		05/31/05 Miscellaneous purchases				
Stan's Lumber P.O.BOX 40 Twin Lakes, WI 53181	H					5,695.07
Account No. 4388-5230-0964-0322		02/12/2005 Collection for Chase Manhattan Bank				
Stanley Weinberg & Associates, P.O.BOX 3352 Glen Ellyn, IL 60138	H					26,741.94
Account No. 622310009787467		01/10/05 Lawn Care				
Tru Green Chemlawn 28557 Ballard Drive Lake Forest, IL 60045	H					98.00
Account No. 010595		05/12/05 Animal Medical Services				
Wonder Lake Veterinary Clinic, Ltd. 5609 Wonder Lake Road Wonder Lake, IL 60097	J					864.63
Sheet no. 9 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			33,399.64
			Total (Report on Summary of Schedules)			185,403.98

In re

**Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **Barry C Lescher,
Irene M Lescher**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re Barry C Lescher
Irene M Lescher

Case No. _____

Debtor(s) _____

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Married	Daughter Son	16 18
EMPLOYMENT	DEBTOR	SPOUSE
Occupation	Manager	Florist
Name of Employer	Unasat Communications LLC	Antioch Floral
How long employed	9 months	3 years
Address of Employer	4440 Grand Ave Wisconsin Rapids, WI 54495	959 Main Street Antioch, IL 60002

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

DEBTOR	SPOUSE
\$ 7,250.00	\$ 720.00
\$ 0.00	\$ 0.00

SUBTOTAL

\$ 7,250.00 \$ 720.00

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) _____

\$ 1,565.00	\$ 128.00
\$ 239.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,804.00 \$ 128.00

TOTAL NET MONTHLY TAKE HOME PAY

\$ 5,446.00 \$ 592.00

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance

(Specify) _____

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

Pension or retirement income

\$ 5,446.00 \$ 592.00

Other monthly income

\$ 0.00 \$ 0.00

(Specify) _____

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 6,038.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re **Barry C Lescher**
Irene M Lescher

Case No. _____

Debtor(s) _____

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$ 4,838.00
Are real estate taxes included?	Yes <u>X</u>	No _____
Is property insurance included?	Yes _____	No <u>X</u>
Utilities:		
Electricity and heating fuel		\$ 300.00
Water and sewer		\$ 0.00
Telephone		\$ 65.00
Other <u>Cable</u>		\$ 60.00
Home maintenance (repairs and upkeep)		\$ 80.00
Food		\$ 600.00
Clothing		\$ 100.00
Laundry and dry cleaning		\$ 40.00
Medical and dental expenses		\$ 40.00
Transportation (not including car payments)		\$ 200.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ 200.00
Charitable contributions		\$ 45.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		\$ 92.00
Life		\$ 0.00
Health		\$ 0.00
Auto		\$ 270.00
Other		\$ 0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)		\$ 0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto		\$ 0.00
Other		\$ 0.00
Other		\$ 0.00
Other		\$ 0.00
Alimony, maintenance, and support paid to others		\$ 0.00
Payments for support of additional dependents not living at your home		\$ 420.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ 0.00
Other <u>Personal grooming</u>		\$ 50.00
Other		\$ 0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$ <u>7,400.00</u>
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]		
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.		
A. Total projected monthly income		\$ N/A
B. Total projected monthly expenses		\$ N/A
C. Excess income (A minus B)		\$ N/A
D. Total amount to be paid into plan each		\$ N/A
	(interval)	

**United States Bankruptcy Court
Northern District of Illinois**

In re

**Barry C Lescher
Irene M Lescher**

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date October 12, 2005

Signature /s/ Barry C Lescher
Barry C Lescher
Debtor

Date October 12, 2005

Signature /s/ Irene M Lescher
Irene M Lescher
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Form 7
(12/03)

United States Bankruptcy Court
Northern District of Illinois

In re Barry C Lescher
Irene M Lescher

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$0.00	2003 Wage Husband
\$6,250.00	2004 Wages Husband
\$57,331.00	2005 Wages husband through 9/1/05
\$5,900.00	2003 Wages Wife
\$0.00	2004 Wages Wife
\$1,701.00	2005 Wages Wife through 8/16/05

2. Income other than from employment or operation of business

None

- State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

None

- a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---------------------------------	----------------------	-------------	-----------------------

- b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None

- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Discover Bank vs Barry Lescher Case No 05 AR 1318	Collection	Lake County Illinois	Pending

Mortgage Electronic Registration Systems vs Barry Lescher and Irene Lescher Case No. 04 C 6380	Foreclosure	Federal District Court, Chicago Illinois	Settled.
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- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

5. Repossessions, foreclosures and returns

None

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Countrywide Mortgage PO Box 660694 Dallas, TX 75266	January 2005	Forclosure on residence. Reinstated.

6. Assignments and receiverships

- None ■ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
None ■ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ■ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ■ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ■ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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10. Other transfers

- None ■ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
Bank One

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE
Checking account

AMOUNT AND DATE OF SALE
OR CLOSING
August 2005 ending balance

\$65

TCF Bank

Checking

**Closed August 2005 ending
balance \$32**

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK
OR OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION
OF CONTENTS

DATE OF TRANSFER OR
SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF
PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Goo Vision, Inc.			Incorporated - never operated	
Wise Health Nutrition Database Inc.	36-4558856		Incorporated - never operated	
Fieldtop Enterprise, Inc.	36-4293692		Incorporated - never operated	

- None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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22 . Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
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25. Pension Funds.

- None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 12, 2005

Signature /s/ Barry C Lescher
Barry C Lescher
Debtor

Date October 12, 2005

Signature /s/ Irene M Lescher
Irene M Lescher
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Official Form 8
(12/03)

United States Bankruptcy Court
Northern District of Illinois

In re Barry C Lescher
Irene M Lescher

Debtor(s)

Case No.
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

	Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1.	Single Family Residence 976 Hidden Creek Dr, Antioch Illinois	Countrywide Mortgage			X
2.	Single Family Residence 976 Hidden Creek Dr, Antioch Illinois	Evergreen Group			X
3.	Single Family Residence 976 Hidden Creek Dr, Antioch Illinois	LAC Holdings LLC			X
4.	Single Family Residence 976 Hidden Creek Dr, Antioch Illinois	Lake County Collector			X

Date October 12, 2005

Signature /s/ Barry C Lescher
Barry C Lescher
Debtor

Date October 12, 2005

Signature /s/ Irene M Lescher
Irene M Lescher
Joint Debtor

In re Barry C Lescher

Case No.

Chapter

Debtor(s)

7**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>1,200.00</u>
Prior to the filing of this statement I have received.....	\$ <u>1,200.00</u>
Balance Due.....	\$ <u>0.00</u>

2. \$ 209.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor Other (specify):

4. The source of compensation to be paid to me is:

Debtor Other (specify):

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: October 12, 2005/s/ David Cutler

David Cutler

David Cutler & Associates, LTD.

5550 West Touhy Ave 4th Floor

Skokie, IL 60077

847-673-8600 Fax: 847-673-8636

**United States Bankruptcy Court
Northern District of Illinois**

In re Barry C Lescher
Irene M Lescher

Debtor(s)

Case No.
Chapter 7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 62

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: October 12, 2005

/s/ Barry C Lescher

Barry C Lescher

Signature of Debtor

Date: October 12, 2005

/s/ Irene M Lescher

Irene M Lescher

Signature of Debtor

A/R Concepts, Inc.
33 W. Higgins Road, Suite 715
Barrington, IL 60010

Alliance One
4850 Street Rd. Level C
Feasterville Trevose, PA 19053

America Online, Inc
P.O.BOX 30623
Tampa, FL 33630

American Medical Collection Agency
2269 S. Saw Mill River Road Bldg 3
Elmsford, NY 10523

Armor Systems Corporation
2322 N. Green Bay Road
Waukegan, IL 60087

Arrow Financial Services
5996 W. Touhy Ave
Niles, IL 60714

Baker, Miller, Markoff & Krasny, LLC
29 N. Wacker Drive
Chicago, IL 60606

Bureau of Collection Recovery
7575 Corporate Way
Eden Praire, MN 55345

Capital Management Services, Inc.
726 Exchange Street, Suite 700
Buffalo, NY 14210

Capital Management Sevices, Inc.
726 Exchange Street, Suite 700
Buffalo, NY 14210

Capitol Recovery Service
P.O.BOX 8700
Jacksonville, FL 32239

Centegra Northern Illinois Medical Center
P.O.BOX 1447
Woodstock, IL 60098

Centegra Primary Care, LLC
3707 Doty Road, Suite G
Woodstock, IL 60098

Central Wisconsin Radiologists, SC
3410 Stanley Street
Stevens Point, WI 54481

Chase Manhattan Bank U.S.A, N.A.
P.O. BOX 15153
Wilmington, DE 19886

Chase Manhattan Bank U.S.A, N.A.
P.O.BOX 15153
Wilmington, DE 19886

Chase Manhattan Bank USA, N.A
P.O.BOX 15651
Wilmington, DE 19886

Chase Manhattan Bank USA, N.A.
P.O.BOX 15153
Wilmington, DE 19886

Chase Manhattan Bank USA, N.A.
PO BOX 15153
Wilmington, DE 19886

Cingular Wireless
P.O.BOX 806055
Chicago, IL 60680

Citi Cards
P.O.BOX 688906
Des Moines, IA 50368

Countrywide Mortgage
PO Box 660694
Dallas, TX 75266

Creditors Interchange
80 Holtz Drive
Buffalo, NY 14225

Deerpath Physicians Group, Ltd
350 S. Greenleaf Ave. #403
Gurnee, IL 60031

Discover
PO BOX 30395
Salt Lake City, UT 84130

Discover
PO BOX 30395
Salt Lake City, UT 84130

Doctors Clinic Wi Rapids
P.O.BOX 8040
Wisconsin Rapids, WI 54495

Encompass Insurance
P.O.BOX 3589
Akron, OH 44309

Encore Receivable Management
P.O.BOX 3330
Olathe, KS 66063

Evergreen Group
2093 Rand Road
Des Plaines, IL 60016

FBCS
841 E. Hunting Park Ave
Philadelphia, PA 19124

First Revenue Assurance
7575 Corporate Way
Minnetonka, MN 55345

GE Money Bank for ABT TV/GEMB
P.O.BOX 960061
Orlando, FL 32896

J-2 Concrete
P.O.BOX 1194
Mchenry, IL 60050

Kohl's
P.O.BOX 3084
Milwaukee, WI 53201

LAC Holdings LLC
4701 N East Lakeshore Dr
Wonder Lake, IL 60097

Lake County Collector
18 N County Rd
Waukegan, IL 60085

LVNV FUNDING
PO BOX 10497
Greenville, SC 29603

M.R.S. Associates, Inc.
P.O. BOX 8583
Cherry Hill, NJ 08002

MCI Worldcom Communications
P.O.BOX 80217
Denver, CO 80217

National Enterprise Systems
29125 Solon Road
Solon, OH 44139

National Financial Systems, Inc
600 W. John St
P.O. BOX 9046
Hicksville, NY 11802

Nextel Communications
P.O.BOX 4181
Carol Stream, IL 60197

Northern Illinois Collection
P.O.BOX 287
Waukegan, IL 60079

OSI Collection Services
P.O.BOX 958
Brookfield, WI 53008

Penn Credit Corporation
P.O.BOX 988
Harrisburg, PA 17108

Pentagon Federal Credit Union
P.O.BOX 456
Alexandria, VA 22313

Professional Placement Services
P.O.BOX 612
Milwaukee, WI 53201

Progressive Management Systems
1521 W. Cameron Ave
West Covina, CA 91793

Quest Diagnostic
PO BOX 64804
Baltimore, MD 21264

R.A. Rogers, Inc.
Collection Consultants
P.O.BOX 3302
Crofton, MD 21114

Receivables Performance Management
1930 220th St. SE, Suite 101
Bothell, WA 98021

Riverview Hospital Association
410 Dewey Street
Wisconsin Rapids, WI 54495

Sears Gold Mastercard
P.O.BOX 182156
Columbus, OH 43218

Sears Gold Mastercard
P.O.BOX 182156
Columbus, OH 43218

Sprint PCS
P.O.BOX 219554
Kansas City, MO 64121

Stan's Lumber
P.O.BOX 40
Twin Lakes, WI 53181

Stanley Weinberg & Associates
800 Springer Drive
Lombard, IL 60148

Stanley Weinberg & Associates,
P.O.BOX 3352
Glen Ellyn, IL 60138

Transworld Systems
5880 Commerce Boulevard
Rohnert Park, CA 94928

Tru Green Chemlawn
28557 Ballard Drive
Lake Forest, IL 60045

Wonder Lake Veterinary Clinic, Ltd.
5609 Wonder Lake Road
Wonder Lake, IL 60097